Outside Markets for Listed Stocks Are Discredit to the Stock Exchange.

MUCH ALARM IS NEEDLESS

Banks Carrying Obligations, and Must Continue to Do So Until Normal Conditions Return-Problem of Adjustments Must Be Settled.

BY BROADAN WALL. NEW YORK, October 16 .- Publicity,

not secrecy, will be the ker to reopen confidence in Wall Street. Outside markets for the listed stocks

are a discredit to the Stock Exchange. The public may well ask: "Why are we deprived of quotations under the pervision of responsible brokers in

Street curb, as it is called, have uthorized is futile; wash trades take checks coke are delivered and certicled checks received in payment, and hese checks come from the leading anks and trust companies of the city. Outside the come from the leading anks and trust companies of the city. Outside the seller if the delivery is good—that is the end. Fear has been expressed that if an pen mark were conducted on the oor of the Stock Exchange, banks and all loans. Such alarm is need-ses. Banks are now carrying the objections of the stockbrokers, and must continue to do so until normal conditions return. No doubt bank officials fould feel relieved were it known that il cash trades were conducted upon he exchange. As the case stands, anks are insisting upon wider marins wherever possible, and the broker cho is debarred from closing out the ecount of a client is compelled by the ulting of the committee to assume the exponsibility for his customer's lack finargin.

Until Stock Exchange committees

responsibility for his customer's lack of margin.

Until Stock Exchange committees take the firm stand of resuming their functions towards the public, fear and uncertainty will rule in banking circles. Unwittingly or intentionally, Sir George Paish described the present situation in the present exchange market when he was reported as stating: "There had been no discrimination in London in regard to American acceptances—except in the case of banking bouses with German affiliations." This is the crux of the foreign exchange situation long recognized in the Street. Until this problem of adjustments between the German, English and American bankers can be solved, foreign exchange will be an impossibility irrespective of the "gold pool," "cotton pool," or other combinations to assure the settlement of our debit balances.

York, October 16 .- Despite the more aspects presented by the domestic situation, foreign exchange con-work against this country. Cables drafts on London rose to \$4.99 and respectively, to-day, these figures rep-ing the highest quotations of the highest quotations of the highest quotations of the partial of the urgent necessity of meet-saturing three-month loans contracted adon by local interests within a fort-of the outbreak of the war, and for foreign lenders show little inclination at renewals.

foreign lenders show in the convais.

of renewals,
bects of another favorable bank statebects of another favorable bank state,
with the cash gain estimated at
b to \$12,00,000 and the likelihood of
r reduction of the existing deficit
buted to greater ease in rates for time
and loans, but quotations were unin listed stocks, wherein the Stock

slings in listed stocks, wherein the Stock lange allows no price concessions, were ler, but in the unofficial market some have same securities were offered at the stock of the security of the country's fortrade for September discloses very large nes in imports and exports, the latter decreasing by over \$2.90.90. All known allons point to a vastly better showing the current mouth by reason of the country of the courtent mouth by reason of the proposed \$12.90.900 cotton pool to be used under the suspices of the Fed. Reserve Board made farther progress 13, but financial interests were awaited single details before committing themes to the pian.

New York, October 16.—Closing; Mercantlic all all papes, C67. Sterling exchange, firm, for slxty-day bills, \$4.94 for cables, \$4.9854 were and \$1.9855, for demand, \$1.97354.98, Exchanges, \$7.8155,778; balances, \$13,202,862 Bar silver, 50%.

COTTON MARKETS.

New York, October 16.—Ne material change was reported in the cotton situation here to-day. Low temperatures were again reported from western sections of the beit, but made very little impression on sentiment, while clearing weather suggested renewed activity in the matter of picking and ginning in eastern and central sections. The next report of the Census Bureau, due October 12, will give the amount of cotton ginned up to the close of business to morrow, and is expected to show in the neighborhood of 7,000,000 bales, or a slight increase over last year's figures. Exports were larger to-day, which, with the somewhat steader ruling of the Southern spot markets, was supposed to reflect the demand for last hair of October shipments. Into sight figures are gradually increasing, but still show a big falling off as compared with last season.

Port Moyement-Receipts, 550 bales, ex-

c big lailing on as on Port Movement-Receipts, 850 bules; ex-ports, 2050 bules; stock, 70,411 bules. Total to-day at all ports-Net receipts, 35,963 bules; exports, 34,391 bules; stock, 486,697 bales.
Total for week-Net receipts, 292,046 bales; exports, 57,826 bales.
Total for season-Net receipts, 315,637 bales; exports, 315,279 bales.

New Orieans, October 16.—Exports of cot-on this work from all ports amounted to 1.836 bales, making the total for the season 15.279 bales. Sign 279 bales.

Spots lost 1-16 to-day, but futures held fairly well at 25 bid and 7.39 asked for January. Liquidation trading appeared to be restrained by favorable reports from New York regarding the syndicate heing formed there and the growing impression that the future rings would open for business early in November. The into sight movement was larger than expected being put slightly over 100,000 bales, but the small advances at one or two interior spot centres made it appear that cotton was not pressing heavily on the market.

Liverpeol. October 18.—Spot cotton in dimited demand; prices 25 points lower: American middling, fair, 5.05; good middling, 5.15; middling, 5.05; low middling, 5.05; good ordinary, 1.16; ordinary, 2.17; January and February, 1.75; saies, 1.16) baies, including 2.90 American, on the basis ofg 5.04, for middling, imports 2.572 baies, including 9.665 American,

Spot corton, quiet saies on the spot, ear bales; to arrive, sal bales.

American, Weekly cotton statistics; imports, 20,000 bales; American, 16,000; stock, 762,000; American, 151,000; forwarded, 21,000; American, 28,000; exports, 5,000.

NEW YORK PRODUCE EXCHANGE.

New York, October 15,--Haw sugar, steady; molasses, 2.4, centrifugal, (39) refined, dull. Butter, firmer. Cheese, steady.

LOCAL MARKET QUOTATIONS.

(Furnished by Levy Commission Co., Com-mission Merchants, Richmond, Va.) Richmond, Va., October 16, 1914.

Richmond, Va., October 16, 1914,

ACTUAL WHOLESALE QUOTATIONS ON
MARKET.
LIVE POULTRY.
Chickens, choice, small, ib. \$\phi\$ 17 A few line
Chickens, choice, medium, lb. \$\phi\$ 17 A few line
Chickens, large, lb. \$\phi\$ 25 due to profit
Hens, per lb. \$\phi\$ 27 due to profit
Ducks, large, young, fat, lb. 11 \$\phi\$ 15 being largel
Ducks, small, young, fat, lb. 12 \$\phi\$ 28 being largel
In crates, near-by, fresh, doz. \$\phi\$ 27

Guinea eggs. doz Family, choice, fresh, ib.
Merchants, fair, ib.
LIVE STOCK.
Veals, choice to fancy, ib.
Veals, poor to fair, ib.
Caives, runners, ib.
Sheep, ib.
Lambs spring, ib. COUNTRY-CURED BACON.
Hams, well smoked, small, lb., 22 0
Hams, well smoked, large, lb., 13 0
Sides, well smoked, lb., 14 0 HIDES. Dry sait, ib.
Green, sait, per ib.
Green, lb.
Green, damaged, per ib.

CHICAGO GRAIN MARKETS

Leading futures ranged as follows Open. High. Lo

RICHMOND HAY MARKET. Richmond, Va., October 16, 1914. Following are the quotations on the Rich and Hay Exchange:

CATTLE MARKETS.

MISCELLANEOUS MARKETS.

Savinah. Ga. October 16.—Turpentine, nominal: 455; no sales; receipts, 355 casks; shipments, 774 casks; stocks, 26.57 casks. Roshs, nominal; receipts, 627 barrels; shipments, 1.756 barrels; stock, 167.560 barrels. Quote: A. B. 3.56.

Weekly Cotton Review

Weekly Cotton Review.

New York, October 16.—The Census Bureau report on supply and distribution of cotton for September showed domestic mill consumption of 15. [9] bales for the month, against 38. 255 for August, and also indicated comparetively small mill stocks of raw material. Notwithstanding the improvement in this direction, however, local brokers have reported a continued slack trade demand, and prices have worked still lower, with middling cotton officially quoted around 9½ to 5½ c in most of the Southern markets, while it is claimed that wotton has sold on the bash of ½ to 1½ c at some interior points. So far as can be learned, these very low figures have been named only on small lots pressing for sale, and rather a steadler tone appeared to be developing toward the end of the week in western sections of the belt. The appearance of frost in Northwest Texas and Oklahoma and reports that recent heavy rains had damaged grades in the east, probably had some sentimental influence. There also have been reports of damage to the Texas crop by insects, but generally speaking local traders have shown little disposition to modify estimates of the yleid, and interest still centres on the marketing of the supplies already assured or the progress of plans for resuming business in futures. A further delay has developed in the liquidation of straddles under the international agreement, owing to another reduction in the Liverpool price, accompanied by a request that margins deposited here for Liverpool account he unconditionally released, and there has been no ballot for liquidating orders since September 29, but continued confidence is expressed in the final success of the syndicate plan for taking over old contracts, and traders are predicting a resumption of business early in November.

Hester's Weekly Cotton Statement.

Comparisons are to actual dates, not to close of corresponding weeks.

In sight for week, 695,909 boles. In sight same seven days last year, 651,690 bales. In sight for the month, 822,690 bales. In sight for the month, 822,690 bales. In sight for season, 1.61,600 bales. In sight for season, 1.61,600 bales. In sight for season, 1.61,600 bales. Port receipts for season, 1.600 bales, Overland to mills and Canada for season (1.600 bales, Overland to mills and Canada same date last year, 91,600 bales.

Southern mill takings for season, 327,900 bales. Southern mill takings same date ast year, 150,690 bales.

Interior stocks in excess of August 1, 425,000 bales, Torcing exports for week, 85,000 bales. Foreign exports for season, 315,000 bales.

Foreign exports for season, 315,000 bales. Foreign exports for season, 315,000 bales.

Foreign exports for season, 315,000 bales. Foreign exports for season, 315,000 bales.

Foreign exports for season, 315,000 bales. Foreign exports for season, 315,000 bales.

of the people being diminished by reduced wages or profits.

With the iron and steel industry working on a 50 per cent capacity basis; with building operations reduced over 50 per cent; with a prolonged period of warm weather interfering with the normal development of mercantile distribution in dry goods and kindred trades; with the railroads suffering from diminished earnings and cartailing the purchase of supplies until the matter of increased rates is determined; with capital conservative in promoting enterprises; with collections slow and the business caution increased by the fear of a longer war than was at first anticipated, the situation presents many features conducive to conservatism.

Fallures this week in the United States.

Ism.
Fallures this week in the United States were 251, compared with 323 last year. In Canada, 52, against 59 last year. rial Hospital.

Weekly Bank Clearings. New York, October 16.—Bank clearings in the United States for the week ending October 15 aggregate \$2.557.223.09. against \$2.731,558.090 last week and \$3.316,528.090 this week last year. Following are the returns for this week from the principal cities, with percentages of changes from this week last year:

New York, \$1,105,593,003; decrease, 40.3.

New York, \$1,105,593,003; decrease, 42.3.

Philadelphia, \$153,529,603; decrease, 15.7.

Hoston, \$11,553,003; decrease, 51.4.

San Francisco, \$16,782,003; decrease, 16.5.

New Orleans, \$11,653,003; decrease, 52.9.

Atlanta, \$13,653,003; decrease, 53.8.

Memphis, \$2,533,003; decrease, 37.8.

Memphis, \$2,533,003; decrease, 10.1.

Washington, D. C., \$7,553,003; increase, 4.

NO ABATEMENT IN FOREIGN DEMAND FOR FOODSTUFFS

rt Trade in Wheat and Flour Will ontinue to Be Controlling Price-Making Factor.

Continue to Be Controlling PriceMaking Factor.

[Special to The Times-Dispatch.]

[Special to The Times-Dispatch.]

[CHICAGO, October 16.—There was no abatement to-da yin the demonstrist on account of Great British the purchases again being large. New York reported 460,000 bushels of wheat york reported 460,000 bushels of wheat sold, and there were 250,000 bushels reported taken at Chicago to ko out via the Guif. Those in a position to give dimed to-night that the figures activity and remained to the Germans and seal ikely to wided agree a change from the present free movement of wheat and flour into the Welk widened their scope from West which demonstria for the contains the weat which demonstria for the controlling price-making factor. Sentiment was reported. The expectate when the wheat and flour will continue to be the controlling price-making factor. Sentiment was builtsh, but values were rather narrow, when the improved volume of trade and the potent builtsh, far and private advices of heavy flour said private advices of heavy flour said private advices of heavy flour said to have cashed a bogus check in the state of the said to have cashed a bogus check in the state of the said to have cashed a bogus check in the said to have cashed a bogus check in the state of the said to have cashed a bogus check in the state of the said to have cashed a bogus check in the said to have cashed a bogus check in the state of the said to have cashed a bogus check in the state of the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have cashed a bogus check in the said to have c Special to The Times-Dispatch.]

cover. The buying was of a strong character.

Oats closed with gains of 1-5 to 1-4 cent for the day. The strength was pronounced early, which was followed by a dip, and toward the close there was another gain in values.

The liberal buying of October and November lard to-day indicated a good continued shipping demand for that product. There was also some buying of January lard credited to packers. Pork and ribs were easier under realizing transactions by scattered longs and freer ocquings from packers.

TRIAL OF MRS. CARMAN

Counsel for Accused Woman Asserts That Within Ten Days From That Time She Will Be a Free Woman.

Ispecial to The Times-Dispatch.]

MINEOLA, N. Y., October 16.—Mrs.
Florence Conklin Carman will be brought to trial here on Monday, charged with the murder of Mrs. Louise Duryea Bailey in the Carman home at Freeport, L. I. The trial promises to be replete with sesations, and Mrs. Carman's counsel, George Morton Levy and John J. Graham, asserted to-day that ten days after the charge against her had been read in court, Mrs. Carman would be back in her home. man would be back in her home, a

free woman.

man would be back in her home, a free woman.

District Attorney Smith refused to discuss the plans of the prosecution, but it became known to-night that the State will charge that Mrs. Carman fired the shot that killed Mrs. Balley, but that she fired it at her husband, who was in his office with Mrs. Balley when the bullet came crashing through the window and killed her.

The State holds that the absence of intent to kill Mrs. Bailey will not affect the charge of first-degree murder against Mrs. Carman if it can be shown she had the desire to kill her husband.

The greatest trouble of the entire trial is expected to come in the selection of a jury. Nearly half of the 130 talesmen summoned on the first panel live in or near Freeport, and it is well known that sentiment throughout Nassau County is favorable to Mrs. Corman. Attorneys for the defense say they expect a jury to be chosen quickly, but the State is known to be scrutting ing the record of each talesmen sheep also.

but the State is known to be scrutinizly, and many challenges are expected when the examination of prospective

BANKHEAD SUGGESTS PLAN

same date last year, 94.000 bales.

Southern mill takings for season, 37.900 bales. Southern mill takings same date last year, 175.000 bales. Interior stocks in excess of August 1, 62.000 bales. Interior stocks in excess of August 1, 62.000 bales. Interior stocks in excess of August 1, 62.000 bales. Foreign exports for week, 85.000 bales. Foreign exports for week, 85.000 bales. Foreign exports same seven days last year, 1,75.000 bales. Foreign exports same date last year, 1,75.000 bales. Foreign exports for season, 31.000 bales. Foreign exports same date last year, 1,75.000 bales. Foreign exports same date last year, 1,75.000 bales. Northern spinners takings and Canada for week, 4.000 bales. Northern spinners takings and Canada for same date last year, 1,75.000 bales. Northern spinners takings and Canada for season 0.70.000 bales. Northern spinners takings and Canada for some date last year, 1,75.000 bales.

Dun's Trade Review.

New York, October 16.—Dun's Review will but year, 1,75.000 bales. Northern spinners takings and Canada for same date last year, 1,75.000 bales.

Dun's Trade Review.

New York, October 16.—Dun's Review will but year, 1,75.000 bales.

Dun's Trade Review.

New York, October 16.—Dun's Review will but year, 1,75.000 bales.

Dun's Trade Review.

New York, October 16.—Dun's Review will year, 1,75.000 bales. Northern spinners takings and Canada for same date last year, 1,75.000 bales.

Dun's Trade Review.

New York, October 16.—Dun's Review will year, 1,75.000 bales.

Dun's Trade Review.

New York, October 16.—A suit against Charles W. Morse and the Hudson Navigation Company. The action is under the payment noninterest-bearing bonds of denominations in multiples of \$1,000.

Sender Grade Review.

New York October 16.—Presidence of \$1,000.

Sender State will but year, 1,75.000 bales.

Sender State will but year, 1,75.000 bales.

Sender Grade Review.

New York October 16.—One of the Hudson Navigation Company, was fled in the Federal Court to denominations in multiples of \$1,000.

Sender Grade Revi

SOUTH RICHMOND

CHRIS JONES IS FINED FOR DISTURBING CHURCH

C. B. Swallow, Hurt in Automobile Annual Exhibition in Petersburg Accident, Brought to Memo-

DEFENDANT WINS VERDICT MEETING OF S. A. L. SURGEONS

E. W. Cecil, Charged With Stealing \$14.10 From David Davis, Is Acquitted-October Term of Hustings Court Opens Monday.

Chris Jones, colored, was fined \$10 by Magistrate L. W. Cheatham yesterday morning in Swansboro Magisterial Court on the charge of threatening to break up the services of the Union Light Baptist Church. The negro

Defendant Wins Suit.

awarded by a jury yesterday in Hust-ings Court, Part II., in the suit of George D. Priddy against F. S. Dal-ton & Co.

The September term of court will adjourn to-day. Judge Ernest H.
Wells will set the civil docket on Monday, the beginning of the October

CONFERENCE RECEIVES SUNDAY-SCHOOL REPORT

Importance of Bible-School Work I Urged-Presiding Elders Tell of Spiritual Welfare of Church.

OF MRS. CARMAN

WILL BEGIN ON MONDAY

Bulla, secretary of the Sunday school board, and in features of routine business. Mr. Bulla addressed the conference, urging the importance of Bible school work, as a support to the church beginning to assault his wife, when he seized a stick and dealt the fatal blow.

Negro Confesses Murder. Negro Contesses Murder.

Negro Contesses Murder.

Chief of Police L. Grammar, of Disbuth a stirring attack upon the whiskey traffic, and warmly commended
Virginians upon their recent fight for

Wegro Contesses Murder.

Chief of Police L. Grammar, of Disputanta to-night brought to Petersburg a negro named J. C. Cousins,
who surrendered himself to him, stat-

State-wide prohibition.
Dr. T. C. Carroll and Dr. J. Tyler
Frazier, who are attending, were admitted to trial in this conference in 1865. The conference therefore resolved to have each of them preach a semi-centennial sermon at the next session.

who surrendered himself to him, stating that he had killed his wife, Prentice Cousins, and a negro man named Henry Hobbs, last Sunday night at his home in Dinwiddle County.

Cousins told Chief Grammar that he laid a trap for them Sunday night, which resulted in Hobbs being caught, sion.

To-night was devoted to the evange-listical work of the church, and the presiding elders related much that had been accomplished for the

peen accomplished for the spiritual til he got to the neighborhood of Disputanta, when he sent a man to Chief Grammar and gave himself up. are devoting all spare time to making ut the new list of annual appointments.

FRANK MAYO, OF HIGHLAND SPRINGS, COMMITS SUICIDE

la Himself in Presence of Three Small Children—Despondent Over Ill Health.

Frank Mayo, forty-seven years old, committed suicide yesterday morning in his home, near Highland Springs, by shooting. Standing in the presence of three small children in his hedroom, he sent a buleit crashing through his head. Death resulted two hours later. Despondency over continued ill health and business reverses are believed to have been the cause of the act. He was a carpenter by trade, and had been unable to obtain steady employment for some time. His wife, who is employed in a local department store, was not at home when the shooting occurred.

Mayo was given treatment by Dr.

curred.

Mayo was given treatment by Dr. Schoenbaum, of Highland Springs, but was beyond medical assistance. His body was viewed yesterday afternoon by Dr. J. Fulmer Bright, acting coroner of Henrico County, but an inquest was considered unnecessary.

Mayo is survived by his wife and four small children.

PETERSBURG

ATTENDANCE AT FAIR

Comes to Close, and Judges Complete Awards.

Thirteenth Annual Session Will Be Held October 19-21-Baker Makes Assignment-Frank Pulley Dies of

PETERSBURG, VA., October 16.— Constant and quite heavy rains through last night and the forenoon to-day, very materially diminished the attendgrounds. The record attendance yesterday in part made up for the small-er number to-day. The judges have completed their awards in the various departments, and the lists of prizes and honors are long ones. The fair closed to-night, and to-morrow will begin the removal of the exhibits. The races scheduled for this after-

noon were declared off on account of the rain and the heavy condition of the

The thirteenth annual session of the Association of Senboard Air Line Rail-19-21 in the convention hall of the Stratford Hotel in this city. The offi-cers of the association are: Chief surfeon, Dr. Joseph M. Burke, Petersburg; president, Dr. H. Aulick Burke, Petersburg; first vice-president, Dr. M. L. Wood, Montgomery, Ala.; second vice-president, Dr. W. A. Gills, Richmond; third vice-president, Dr. Thomas J. Mc-Arthur, Cordele Ga.; secretary, tresus

tertainments, embracing luncheons, smokers, trips, etc., have been arranged for the visitors.

The association will be called to order Monday morning by Chief Surgeon J. M. Burke, chairman of the committee on arrangements. Governor, M. C. on arrangements. Governor H. C. Stuart is scheduled to deliver the adress of welcome on behalf of the State: Mayor Robert Cabaniss on the state: Mayor Robert Cabaniss on the part of the city, and Dr. W. C. Powell on behalf of the medical profession. The response to these addresses will be made by Surgeon G. A. Neuffer, of Abbeville, S. C. The president's address will follow the welcoming ceremonies.

On the second day addresses will be delivered by several of the officials of the Seaboard Air Line Railway: President W. J. Harahan, General Superintendent C. S. Lake and others. TRANSYLVANIA . . Sat., Nov. 21, 10 a. m. and discussed during the session.

E. P. Allgood, a well-known baker, to-day made an assignment to R. T. The deed conveys teams, goods, machinery and store The creditors are mostly in Petersburg, and they are mostly se-cured by notes. The liabilities are not

and is survived by seven children, John and Edward Perkinson, of Prince George; Mrs. A. Bonjonia, of Richmond; H. P., of Norfolk; Mrs. A. Brockwell, Mrs. L. G. Shelley and Julian E. Per-kinson, of Petersburg.

As stated in The Times-Dispatch, Frank Pulley, whose skull was fractured by a blow with a stick by Frank Vondra at the Seward Dairy Farm, in Prince George County, night before last, died of his injuries in the Petersburg Hospital last evening. He was Spiritual Welfare of Church.

BRISTOL, VA., October 16.—Holston Conference, Methodist Episcopal Church, in annual session here, spent to-day's session considering the Sunday. to-day's session considering the Sunday months. He has been arrested. It is school report presented by Rev. C. D. claimed that he discovered Pulley in

Vegro Confesses Murder.

Mrs. Laura B. Saunders and Harry T. Smith. both of this city, were mar-ried in Washington several days ago. They are now at home to their friends. Sales of bright tobacco were large to-day, and prices were higher. The best grades brought \$20 to \$20. The civil docket of the Hustings Court will be called to-morrow more.

ing, and such cases as are ready will be set for hearing.

In the Police Court this morning In the Police Court this morning Claude Allen, a youth, was fined \$50 for fast automobile driving. The au-tomobile struck a buggy on West Washington Street, in which J. C. Rob-

inson was sitting. Mr. thrown out and injured. A mule and buggy, hitched near the Centre Market, belonging to John Ziasler, a farmer, were stolen last night, and have not yet been recov-

JUMPED HER BAIL

Effice Johnson, thirty-one years old, who was arrested last July on the charge of harboring a young girl, and who falled to go to Police Court for trial after she had been released underbond, was located and arrested a second time yesterday by Mounted Policeman Whitlow. She was sent to the First Police Station, but later succeeded in getting another bondsman, and she was released on ball for her appearance this morning before Justice Crutchleld.

The charge against the woman is that she detained Dalsy Cole, under eighteen years of age, at 1417 West Main Street.

STEAMBOATS

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Independent Travel Tickets, With Hotel Accommodations. "ASK MR. BOWMAN." Manager Travel Department. Richmond Trust and Savings Co.,

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Sailings for HAVRE LA TOURAINE....Oct. 24, 3 P. M. CHICAGO.....Oct. 31, 3 P. M. ROCHAMBEAU...Nov. 14, 3 P. M.

For Information Apply Richmond Trust and Savings Co., Corner Main and Seventh Streets. Richmond Transfer Co... S10 East Main Street, Agents, Richmond

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All Travel Arrangements Over One.

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Aquitania, Lusitania, Mauretania

SAILINGS FOR LIVERPOOL. (Subject to Change.) RETANIA Wed., Oct. 21, noon

FRANCONIA.... Sat., Nov. 28, 10 a. m. GENOA, NAPLES, MALTA, PATRAS CARPATHIA, Saturday, Oct. 31.

CUNARD STEAMSHIP COMPANY, Ltd.



Peninsutar & Oriental S. N. Co. Frequent Sailings, India. Chilo u. Philippines, Japan, Australia, New Zealand, Winter Tours in India. Hound World Tours. For full information apply Cunard Line, 21-24 State St. N. Y. RALLROADS SOUTHERN RAILWAY

5:10 P. M.-Steamer train (parlor car), except Sunday; no local stops and 4:15 P. M.-Dally, Local-Connecting for Baltimore, dally except Sunday, 7:25 A. M.-Dally-Local.

Jno. B. Purcell, Pres.

RAILBOADS

Norfolk & Western Railwa Richmond & Petersburg Electric

Richmond, Fredericksb'g & Potomac R.

Leave Richmon 1 | Arrive Richmon

Atlantic Coast Line

Richmond & Chesapeak: Eay Railway Compa SCHEDULE EFFECTIVE APRIL

Superseding Schedule of May 35, 18 Trains leave Richmond B.5:50 A.

Chesapeake & Ohio Kailwa

*Sieepeis. IParlor Cars.

Trains Arrive Richmond.

From the South: 7:05 A. M. and 8:29 A. M.
2:23 P. M., \$:30 P. M., daily, \$:40 A. M. and 1:20 P. M. Ex. Sun From West Point: 3:11 from West: 3:30 A. M. 2:09 P. M., 6:39 P. M., Lord From West Point: 3:11 from West: 3:30 A. M., 2:09 P. M., 6:39 P. M., and 7. M. M. A. M. 2:09 P. M., and 8:10 P. M. daily except Monday: 3:40 A. M. and 6:13 P. M. daily.

H. L. BISHOP, D. P. A., 107 E. Main St. Phone Madison 371.

Jno. M. Miller, Jr., V.-P.

First National Bank

Ninth and Main Streets.

Capital . . \$ 2,000,000 Surplus 1,000,000 Resources 20,000,000

W. M. Addison, Cashier.

Not One of Our Agents

Thinks He Has "an Easy Job" to Persuade People to Insure.

He would be no more worthy of his high calling, than would the minister who thinks he has an easy job to persuade people to be good.

LIFE INSURANCE COMPANY OF VIRGINIA

Organized 1871.

The OLDEST, the LARGEST, the STRONGEST Southern Life Insurance Company.

RICHMOND, VA.